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ABSTRACT

This study proposed and tested a theoretical model of the construct of personal loss. The LISREL methodology was applied to a confirmatory factor analytic model consisting of four hypothesized factors from the literature thought to explain the loss process. College students (N=86) completed the Personal Loss Inventory which assessed such personal loss variables as type of loss, anticipation of loss, loss preparation, coping ability, availability of social support, positive opportunities for growth, and debilitating effects of loss. The results confirmed that the model fit the data. Subjects reported mainly suffering human losses through break-up or death; most of them expected these losses to occur, and took steps to prepare for these anticipated losses. Despite such efforts, however, a sizable number of subjects thought they had a difficult time coping with the loss. Respondents reported depending primarily on family members and friends for support. In retrospect, after the loss experience had been worked through somewhat, 35% of subjects indicated the loss added to their lives in some way. The results of this investigation suggest that personal loss may be considered as a construct consisting of conditions of the loss, types of support received, debilitating effects, and additive qualities as a potential artifact of the loss experience. (NB)

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Testing the Validity of a Four-Factor Model of Personal Loss

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Abstract

This study proposed and tested a theoretical model of the construct of personal loss. The LISREL methodology was applied to a confirmatory factor analytic model consisting of four hypothesized factors from the literature thought to explain the loss process. In all, 86 university students participated in the study. The results confirmed that the model fit the data. The results of this investigation suggest that personal loss may be considered as a construct consisting of conditions of the loss, types of support received, debilitating effects, and additive qualities as a potential artifact of the loss experience. Finally, the results of this study are examined in terms of their congruence with previous research.

Testing The Validity of a Four-Factor Model of Personal Loss

The recent upsurge of interest in the area of personal loss has stirred the psychological and educational communities to seek a better understanding of this universal human phenomenon. Personal loss has been noted to be an inevitable human experience with tremendous power to affect people's lives in a variety of ways. It may be catalyzed by such events as divorce, career change, geographical relocation, illness, institutional change, aging, injury, death, or loss of one's personal dreams. In attempting to expand the definition of this complex psychological construct, Whiting (1986) defines personal loss as "any experience which robs a person of something that is personally significant and/or familiar" (p.37).

Past research indicates that numerous factors produce individual variation to the loss process. In a comprehensive review of the literature, Daniels (1990) identifies a number of frequently studied variables thought to affect one's reaction to a personal loss. These include varying types of loss (Bridges, 1988; Daniels, 1990; Schlossberg, 1984; Whiting, 1986), personal support (Pearson, 1986; Raphael, 1983; Schlossberg, 1984), preparation for loss (Bowlby, 1980; Lifton, 1963; Lindeman, 1944; Parkes, 1988; Raphel, 1983), additive (positive)

qualities (Krupp, 1987; Schlossberg, 1984; Whiting, 1986), debilitating effects of loss such as physical illness and/or psychological problems (Fredrick, 1982; Parkes, 1986; Raphael, 1983), and coping ability (Barnett, Biener, L. & Baruch, 1987; Parkes, 1986; and Perlin & Schooler, 1978).

While these variables have been examined singularly and in correlational studies (e.g. to investigate the relationship between social support and coping ability), an empirically-based, comprehensive model of the loss process has yet to be proposed. Delay in this important step has been largely due to a lack of proper instrumentation to support appropriate research methodology in this area (Daniels, 1990).

Recognizing this important limitation, Whiting, D'Andrea, Daniels, and Martin (1988) developed and field tested the Personal Loss Inventory (PLI). This instrument was intentionally designed to investigate the possible interrelationships among numerous variables thought to explain the loss process in a more comprehensive manner than has been offered in the past. By using data generated from an administration of the PLI among a sample of graduate and undergraduate students, the investigators hoped to extend previous research by proposing and testing the validity of a theoretical factor model thought to explain the subjective experience of loss.

Specifically, the purpose of this study is threefold. First, it describes the results of a questionnaire developed to understand the psychology of loss. Second, it attempts to define the existence and potential interdependence of several variables proposed in a theoretical model of loss by demonstrating the application of confirmatory factor analysis (using the LISREL methodology) to validate theoretical models. Third, it seeks to validate the use of the Personal Loss Inventory (PLI) as an instrument to investigate the psychology of loss.

Methods

Sample

The sample for this study consisted of 86 undergraduate and graduate students enrolled in a large, private university in the southeastern part of the United States. All the subjects were identified as members of the Department of Human Resources at the university. The full sample ranged in age from 18 to 58 years (mean = 23.8, median = 20, mode = 18 years). Additional demographic information pertaining to the sample group is reported below.

(1) Sex: male, 42%; female, 58%

(2) Ethnicity: white, 93%; nonwhite, 7%

(3) Marital status: single, 77%; married, 16%; divorced or separated, 7%

(4) Educational level: undergraduate, 60%; graduate, 40%

(5) Family socioeconomic status (described by students) less than $40,000, 25%; between $40,000- $79,999, 32%; between $80,000-$99,999, 11%; and over $100,000, 32%.

Instrumentation

The Personal Loss Inventory (PLI) is a pencil and paper test that is self-administered (Whiting, D'Andrea, Martin, & Daniels, 1988). A pilot study noted that subjects required approximately 20-25 minutes to complete the inventory.

The PLI consists of 19 items in both closed and open ended question format with 8 additional items covering demographic information. Besides addressing subjects' demographic characteristics, other inventory items relate to several personal loss variables emerging from a current theoretical understanding of the loss process. These item variables fall under the following headings:

1. Type of loss
2. Anticipation of loss
3. Loss preparation
4. Coping ability
5. Availability of social support
6. Positive opportunities for growth
7. Debilitating effects of loss.

Variables selected to measure the loss process were conceived in a variety of classifications including dichotomous or categorical, ordinal, and interval.

Procedures

Perspective subjects in several undergraduate and graduate courses were asked to volunteer for a study related to personal loss. While two prospective subjects declined to participate in the study, the inventory was completed by all the other subjects willing to participate in the study. Thus, of the 86 subjects originally sampled, 84 presented complete PLI data.

Several steps were taken to improve the overall validity and reliability of the subjects' response. For example, subjects were ensured that their responses were confidential (as no names were taken) and participation was voluntary. Respondents were also given the opportunity to give feedback on the instrument by adding comments on format, clarity, and the appropriateness of the length of time it took to complete the questionnaire. The opportunity to comment resulted in only four comments, suggesting that the instrument was clear and easy to administer.

Results

Tables 1 and 2 provide descriptive statistics about the loss experience for the observed variables included in our theoretical model. Table 1 presents the reported frequencies and percentages of the types of loss experienced

by the subjects during the past two years and conditions surrounding those loss experiences.

Insert Table 1 About Here

As seen in Table 1, subjects reported experiencing a variety of different types of personal losses within the last two-year period. The types of losses mentioned were about evenly distributed between those associated with the break-up of a personal relationship (29.8%), a move to a new geographical location (29.8%), and death (26.2%). Other types of loss collectively accounted for only 12 percent of the reported losses.

Several important conditions of these loss experiences were also indicated. For instance, about one-third of the respondents reported suffering a personal loss within the past 6 months of participating in the study. Numerous subjects also stated that most of their losses were expected (63%), with a majority of them indicating they had prepared for the loss in one way or another. With respect to coping ability, about 22 percent of the subjects stated that they did not cope at all or just barely coped with the loss. In contrast, about 52 percent noted that they had coped well or very well with their loss experience.

In general, Table 1 indicates that subjects reported mainly suffering human losses through break-up or death, most expected these losses to occur, and took steps to prepare for these anticipated losses. However, despite such efforts, a sizable number of persons clearly thought they had a difficult time coping with the loss.

Insert Table 2 About Here

Table 2 presents data related to the type of support subjects sought during a personal crisis, the availability of that support, and in retrospect, the general outcomes of the loss experience. A review of this data revealed that respondents primarily depended upon two types of people for support. These included family members (53.6%) and friends (29.8%). In general, these supportive agents lived in close proximity, either in the same house (40.5%) or in the same city (27%). Somewhat surprisingly, most of the participants in this investigation did not readily seek the support of those living in the same neighborhood (7.1%).

It was also noted that most of the subjects indicated feeling that their major support individual(s) were available or very available to them during the crisis (87%). A sizable group, however, did state that they had no support during the loss crisis (9.1%).

From this particular data set, it appears that help was

also provided by other individuals during the personal crisis. In this regard, almost one-half of the individuals indicated they received a high level of support from others (48 percent). This was in direct contrast to the 12 percent indicating they received little or no support from other people.

In retrospect, after the loss experience had been worked through at least to some extent, 35 percent of the subjects indicated the loss added to their life in some way. Another 48 percent stated that the loss was viewed in both positive and negative terms. This finding suggested to the researchers that as painful and disruptive as going through a personal loss experience might be, positive artifacts are frequently acknowledged with the passage of time. In fact, many of the subjects who participated in the study reported discovering unexpected opportunities for personal growth including a changed life perspective (33.3%), newly-developed relationships (31%), and the development of inner strength (7.1%).

These findings were seemingly consistent with other theoretical perspectives noted in the literature. For instance, Krupp (1987) discusses the importance of developing a positive view of loss in order to create greater personal resourcefulness in adapting to the loss transition. In addition, Hopson (1981) asserts that the ability to identify positive gains is an important factor in

being able to integrate loss experiences in personally meaningful, healthful, ways.

Testing The Proposed Factor Model

While the data in Tables 1 and 2 provide important descriptive results about the loss process, they do not indicate how these variables interact nor how they might be simultaneously integrated. To test the hypothesis that personal loss is a multidimensional construct consisting of several theoretical domains, the investigators hypothesized the existence of four factors most frequently referred to in the literature as important elements associated with the loss process. These latent (or unmeasured, hypothetically existing) factors were identified as the conditions of loss, type of support received, debilitating effects of loss, and additive qualities (including unexpected opportunities for growth) as a result of the loss. However, since latent variables cannot be directly observed, they cannot be directly measured. Researchers must, therefore, indirectly define the construct in terms of measuring some observed behaviors.

The application of LISREL to measurement models is called confirmatory factor analysis. Confirmatory factor analysis is a statistical procedure for verifying a smaller number of latent variables by analyzing the covariation among a set of observed variables (Long, 1983). In a

confirmatory factor analysis the researcher imposes substantially motivated constraints on a hypothetical model. Statistical tests can then be performed to determine whether the data confirms the theoretically generated model.

In contrast to an exploratory factor analysis which uses mathematical criteria to create factor models, the confirmatory factor analysis allows the investigator to generate factor models that are theory driven (Pitner & Hocevar, 1987). That is, the logic of confirmatory factor analysis forces one to clarify conceptual reasons for allowing observed variables to be grouped with particular factors they are hypothesized to measure. Though the methodology is not inherently free from conceptual ambiguity and complexity, problems in defining variables stemming from this ambiguity and complexity should be minimized by allowing previous research and theory to guide the specification of relationships included in the model (Heck, Marcoulides, & Glasman, 1989).

Determining the validity of the instrument in investigating the loss process calls into question the theoretical propositions which are proposed. As Cronbach (1971) notes, one does not validate the instrument so much as the interpretation of the data from the specific techniques used to investigate a scientific problem. Thus, regarding the purpose of this study, each latent (unmeasured) construct in the model was conceived as

measured by multiple items in the questionnaire and item intercorrelations for each construct were calculated. While our data collection instrument included 19 items about personal loss, in specifying the factor model only the 12 items believed to be most strongly identified conceptually and methodologically with the construct of loss experience were included in a final statistical analysis.

Insert Figure 1 About Here

Figure 1 presents the LISREL notation of the proposed model under consideration. There are four latent constructs hypothesized to be related to experiencing loss. The use of path diagrams facilitates the specification and understanding of the LISREL methodology as proposed in the four factor model of loss. Observed variables are enclosed in rectangles and latent factors are enclosed in ovals. Correlations among factors are represented by curved lines. Each observed variable also contains a unique error term. These measurement errors are denoted by delta ( ). Unlike traditional factor analysis, confirmatory factor analysis allows the researcher to evaluate each relationship between the observed variable, its error term, and the underlying latent variable thought to be related to the construct being studied.

The observed variables described in the next section of

this article represent free translations from the original questionnaire and are grouped according to the latent construct they are hpyothesized to measure.

Conditions of Loss (CL): Conditions of loss is a factor developed from four items in the questionnaire. The observed variables included temporal conditions of the loss (TEMP), loss expectancy (ANT), loss preparation (PREP), and coping ability (COPE).

Personal Support (PS): This construct was conceived as a subscale composed of four items (alpha = .8). The items were major support persons (MAJOR), geographical proximity of support agent(s) (GEOG), availability (AVAIL), and secondary human support contacts (OTHER). Because one item (other non-person support elements) had a very low correlation in relation to the other items associated with the construct, it was deleted from the final analysis.

Additive Quality (AD): Additive quality was conceived in terms of an individual's ability to experience a positive effect as a result of a personal loss. The construct was operationalized through whether or not the individual reported that the loss added to his/her life (LIFE), whether or not unexpected opportunities for growth resulted (UNEXPECT), and the extent to which other people (in addition to major support individuals) came to the respondent's aid (OTHER) during the loss experience.

Debilitating Effects (DB): The factor entitled "debilitating effects of loss" was developed from the description of the type of personal loss experienced (TYPE) and whether it was accompanied by either a reported physical and/or psychological problem (DEBIL).

The analysis of the proposed model was conducted by specifying certain parameters in the model as free or fixed using Joreskog and Sorbom's (1986) LISREL VI analytic paradigm. The use of unweighted least squares (ULS) fitting function was required because of the presence of several dichotomous or categorical variables in the overall model (Joreskog & Sorbom, 1986). In specifying the model, Lomax's (1982) recommendations were followed. That is, parameters relating reference observed variables (i.e., OTHER) to latent constructs were constrained to equal one (1.0) and error measurement parameters for those variables were fixed to zero (0.0).

A major concern in conducting a factor analysis is whether the sample size is sufficient to provide a valid factor solution (Ponterotto & Wise, 1987). Using a sample size of 84 in a factor analysis of twelve items appears to violate the rule of having a sample size that is ten times the number of items being factored. Stable factor solutions, however, can be found when the ratio of subjects to items is as low to three to one (Arrindell & van der Ende, 1985). Others suggest a ratio of 20 times the

subjects to factors retained (Ponterotto & Wise, 1987). The sample used in the present study easily surpassed these latter criterion levels and, thus, thought to provide a valid factor solution in the present investigation.

Insert Figure 2 About Here

Figure 2 presents the LISREL parameter estimates for the theoretical model proposed for the loss process. The parameter estimates reflect indices representing the simultaneous contribution of each observed and latent variable to the overall model. The investigators adopted .3 level as indicative of a theoretically important loading of an observed variable on a factor.

As indicated in Figure 2, the results of the factor analysis generally supported the proposed model. All items in the analysis loaded on the factors they were hypothesized to measure, except "other human support persons," which loaded significantly on the Additive Quality (AQ) factor. Additionally, all but two observed variables loaded above .3 (LIFE and TYPE).

The analysis indicated, therefore, that the construct Additive Qualities (AQ) should be viewed as the manner in which the loss added to or took away from an individual's life, the unexpected opportunities for growth that result, and the relevant amount of support one receives from a

variety of personal contacts outside of the major support individual or group. Presumably, if the support was there (because of the high factor loading and low error term), the experience could be viewed as being at least partially positive. This may be because the experience brought the individuals closer together.

Important information is also suggested by the correlations between other factors in the model. These correlations ranged from -0.02 to 0.47. The absence of strong correlations (e.g., above 0.70) generally indicates that the factors were well-differentiated. That is, none of the correlations was so high as to indicate that a simpler structure might be a more appropriate indicator.

Several possible relationships of theoretical interest are suggested from this analysis. For example, as might be expected from previously reported findings, there is a moderate correlation (.33) between Conditions of the Loss (CL) and the perception of Personal Support (PE) one receives, and a moderate correlation (.38) between Conditions of the Loss and Debilitating Effects (DE). Similarly, there is a moderate correlation (.47) between Personal Support and Additive Qualities (AQ). On the other hand, a small negative correlation (-.02) was noted to exist between the reported Additive Qualities and Debilitating Effects of a personal loss from those subjects participating in this study.

These theoretically consistent correlations support the construct validity of the instrument in measuring personal loss. As Campbell and Fiske (1959) posited, claims of construct validity must be accompanied by evidence of convergent validity (that is a measure should correlate highly with other measures with which it is theoretically linked) and discriminant validity (it should correlate negligibly with those factors considered to be theoretically unrelated). Thus, the overall structure of the factor model indicated by the LISREL parameter estimates was judged to provide strong support of the theoretical model proposed by the investigators in this study.

Insert Table 3 About Here

The assessment of the fit of the overall model and the reliabilities of observed variables may be determined from the indices included in Table 3. First, Table 3 presents information about the errors of measurement and the coefficient of determination for each observed variable in the proposed model. The squared multiple correlation is an indication of the reliability of each observed variable with respect to its underlying latent construct. For example, in examining the model, one sees that Geographical Proximity (GEOG) is the most reliably observed variable related to its construct (other than "Other Personal Support" which was

constrained to equal 1.0 to provide a reference scale of measurement), and "Type of Loss" is the least reliable.

For most observed variables in the model, the squared multiple correlations are noted to be adequate, but the results tend to indicate the need to refine a few observed measures as the research in this area progresses. One important advantage in using the LISREL methodology to test theoretically-driven models is that error terms for variables in new research areas (where variables and their interrelationships are being explored and therefore may not be well specified) may be estimated, so that variables and their interrelationships can be refined in subsequent research and analytic efforts.

The goodness-of-fit of the entire model under consideration may be determined by the goodness-of-fit index (GFI), the adjusted goodness-of-fit index (AGFI), and the root mean square (RMS) residual values displayed in Table 3. The GFI indicates the relative amount of variance and covariance jointly explained by the model. Although the exact distribution of this index is unknown, it is generally agreed that values close to .9 indicate a good fit of the model to the data. The GFI in the present model is .97, indicating a strong fit of the model to the data.

AGFI is similar to the GFI, except that it adjusts for the number of degrees of freedom in the model. This index is also relatively high (.92). On the other hand, RMS is

the average of the variances and covariances left unexplained by the model. Given a good fit of the model to the data, this value should be close to zero. The value of this index was .06, indicating that very few of the variances and covariances were left unexplained by the proposed model.

Together, these indices suggest that the posited model fairly accurately accounts for the variability observed in the data. Although we could obtain higher fitting models (e.g., by correlating additional residual error terms between observed variables), the results might make little sense theoretically. Therefore, we selected parsimony in presenting results based only on the model we originally hypothesized.

Discussion

In this paper we presented results from a study to investigate the experience of personal loss. Additionally, we demonstrated the use of a powerful, yet easily misused, methodology to test a theoretical model about the multidimensional nature of the loss process.

The LISREL methodology provides a useful tool to test the adequacy of a variety of proposed theoretical models. As researchers agree, however, the methods should only be applied when they are guided by strong theory and when sound

data are gathered to test the theory (Bentler, 1987; Heck et al., 1989)

The proposed model in this study hypothesized that four factors were related to the experience of loss. They included conditions of the loss, the type and extent of support received, the additive quality of loss, and the debilitating effects of loss. The results of the investigators' analysis indicated that the model fit the data quite well. Consequently, they are now able to assess more thoroughly the significance of the validation of this model.

The topic of personal loss involves a unique interaction of several fundamental psychological variables. Numerous theorists have described the complexity of the interactive nature of this universal human phenomenon including cognitive and emotional aspects of loss. The application of the LISREL methodology to instruments to measure loss such as the PLI offers a useful procedure to study the interrelationships among variables in their theoretical context.

One should, however, always consider the results of structural models as limited to the variables and factors specified within the model context. Other variables outside of the model that are not specified (or cannot be) may also affect the experience of personal loss. To more fully understand the psychology of loss, future research efforts

will need to attend to other variables like specific exhibited behaviors and emotions, as well as employ other varied and innovative investigative methods in an analyzing the phenomenon of personal loss.

As mental health researchers acknowledge the importance of understanding the complex interrelationships between the individual and his/her loss experiences, group measures such as the PLI will be increasingly helpful in promoting this type of knowledge-base. Further investigations in this area may lead to development and implementation of more effective clinical and educational interventions as the theory-base related to the psychology of personal loss provides a better understanding of the multifaceted nature of this universal human phenomenon.

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